

**Exhibit 16**

LM - LOSS MIT REFERRAL TO FORE.txt  
%%H002681GM 50019-0049LTR1LM - LOSS MIT FCL REFERRAL - FNMA/FHLMC 00PFST519  
SYSLTR1 PROD07/02/[REDACTED] 3957 05025 0  
♀

07/02/09

KENNETH TAGGART  
45 HERON RD  
HOLLAND PA 18966

YOUR IMMEDIATE ATTENTION IS REQUIRED

RE: Account Number [REDACTED] 3957  
Property Address 521 COWPATH ROAD  
TELFORD PA 18969

Dear KENNETH TAGGART

You were previously notified of your default and the demand for reinstatement on the above account.

Because you have failed to reinstate, your account may be sent to an attorney to initiate foreclosure action. Upon referral, you may incur substantial fees and costs, and the foreclosure status will be reported to credit agencies.

Upon completion of the foreclosure:

- \* You will lose title to the property.
- \* You may be liable for the foreclosure costs, including attorney fees.
- \* You may be personally liable for any remaining balance due.
- \* The foreclosure will be reported to credit agencies and to the Internal Revenue Service.

If you wish to discuss possible alternatives to avoid the foreclosure action, please contact us at 888-714-4622.

Notice - This is an attempt to collect a debt and any information obtained will be used for that purpose. If your debt has been discharged in bankruptcy, our rights are being exercised against the collateral for the above-referenced account, not as a personal liability.

Loss Mitigation Department  
Loan Servicing  
5025  
♀